

In re:  
Ibrahim Sheku Bangura  
Emily Cassandra Bangura  
Debtors

Case No. 23-13638-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Mar 15, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Ibrahim Sheku Bangura, Emily Cassandra Bangura, 8-1 Heather Heights, Reading, PA 19606-3243
14835415	+ CCS-South Florida, LLC, 1007 N Federal Hwy, #280, Fort Lauderdale, FL 33304-1422
14835417	+ COMDATA Corporate, 5301 Maryland Way, Brentwood, TN 37027-5028
14835420	+ Fleet One, 3102 West End Avenue, Suite 900, Nashville, TN 37203-1341
14835421	FundBox, 600 Dallas Pkwy, STE 700, Plano, TX 75024
14835422	+ Hospital of the University of Pennsylvan, 3400 Civic Center Blvd, Philadelphia, PA 19104-5127
14835423	++ INTUIT INC C O CORPORATION SERVICE COMPANY, 251 LITTLE FALLS DRIVE, WILMINGTON DE 19808-1674 address filed with court:, Intuit Quickbooks, 2700 Coast Avenue, Mountain View, CA 94043
14835424	+ Law Offices of Kenneth J. Freed, 4340 Fulton Avenue, 3rd FL P.O. Box 5914, Sherman Oaks, CA 91413-5914
14835425	+ Linebarger Goggan Blair & Sampson, LLP, Collections Department, 1617 John F. Kennedy Blvd., Suite 555, Philadelphia, PA 19103-1840
14835429	+ Pilot Travel Centers LLC, P.O. Box 11407, Birmingham, AL 35246-3035
14835419	Sherman Oaks, CA 91413, Diamond Federal Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
14835430	+ TANDEM Finance, 3801 Automation Way, Suite 207, Fort Collins, CO 80525-5735

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 16 2024 00:32:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 16 2024 00:32:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14835411	EDI: GMACFS.COM	Mar 16 2024 04:32:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
14835413	+ EDI: TSYS2	Mar 16 2024 04:32:00	BARCLAYS BANK DELAWARE, Attn: CREDIT BUREAU, P.O. Box 8803, Wilmington, DE 19899-8803
14835412	EDI: BANKAMER	Mar 16 2024 04:32:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14835414	EDI: CITICORP	Mar 16 2024 04:32:00	Best Buy/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14835416	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 16 2024 00:32:00	Citizens Bank, Attn: Mail Stop, 1 Citizens Bank Way JCA115, Johnston, RI 02919
14835426	^ MEBN	Mar 16 2024 00:30:31	LOANDEPOT.COM LLC, 6561 Irvine Center Drive, Irvine, CA 92618-2118
14835428	Email/Text: EBN@Mohela.com	Mar 16 2024 00:32:00	MOHELA/DEPT OF ED, 633 Spirit Drive, Chesterfield, MO 63005
14835427	+ Email/Text: PHILAW@weltman.com		

District/off: 0313-4

User: admin

Page 2 of 2

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Mar 16 2024 00:32:00

Michael J. Dougherty, Esquire, Weltman,  
Weinberg, Reis CO., LPA, 170 South  
Independence Mall West, Suite, Philadelphia, PA  
19106-3334

14835431 + Email/Text: BKRMailOps@weltman.com

Mar 16 2024 00:32:00

Weltman, Weinberg & Reis Co., LPA, 965  
Keynote Circle, Independence, OH 44131-1829

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14835418		Creditors Adjustment Bureau, Inc., Motive Technologies Inc FKA KE, P.O. Box 5932

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor loanDepot.com LLC mfarrington@kmlawgroup.com
SHAWN J. LAU	on behalf of Debtor Ibrahim Sheku Bangura shawn_lau@msn.com g61705@notify.cincompass.com;lau.shawnb128866@notify.bestcase.com
SHAWN J. LAU	on behalf of Joint Debtor Emily Cassandra Bangura shawn_lau@msn.com g61705@notify.cincompass.com;lau.shawnb128866@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Ibrahim Sheku Bangura</u>	Social Security number or ITIN	xxx-xx-1741
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Emily Cassandra Bangura</u>	Social Security number or ITIN	xxx-xx-9464
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-13638-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ibrahim Sheku Bangura

Emily Cassandra Bangura

3/14/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**